

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
(Our Case No. 00B012)**

In The Application Of:	)	
BENNETT ET AL.	)	<b>SUBMITTED VIA ELECTRONIC</b>
	)	<b>FILING ON MAY 21, 2010</b>
Serial No.: 09/808,722	)	
	)	
Filed: March 14, 2001	)	
	)	
Examiner: RUDY, ANDREW J.	)	
	)	
Group Art Unit: 3627	)	
	)	
For: ONLINE PURCHASING SYSTEM	)	
SUPPORTING LENDERS WITH	)	
AFFORDABILITY SCREENING	)	
	)	
Confirmation Number: 5520	)	

**RESPONSE TO NON-FINAL OFFICE ACTION AND REQUEST FOR  
POTENTIAL TELEPHONE INTERVIEW**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This paper responds to the Non-Final Office Action mailed on November 27, 2009, and responds to points raised by the Examiner during a recent interview with Applicants' attorney. Applicants also concurrently submit a request for a three-month extension of time, extending the deadline for responding to May 27, 2010.

In light of the following remarks, Applicants request allowance of the pending claims.